

DEPARTMENT OF INSURANCE

OFFICE OF THE COMMISSIONER

Statutory Authority: 18 Delaware Code, Sections 311 and 1113 (18 **Del.C.** §§311 & 1113)
18 **DE Admin. Code** 1208

PROPOSED

PUBLIC NOTICE

1208 New Annuity Mortality Table for Use in Determining Reserve Liabilities for Annuities

INSURANCE COMMISSIONER KAREN WELDIN STEWART hereby gives notice of proposed amended Department of Insurance Regulation 1208 relating to New Annuity Mortality Table for Use in Determining Reserve Liabilities for Annuities. The docket number for this proposed AMENDED regulation is 2930-2015.

The proposed amended regulation changes the current valuation standards for individual annuity or pure endowment contracts by adopting the 2012 Individual Annuity Reserve Table (2012 IAR Table) to be used for the minimum reserve valuation for individual annuity or pure endowment contracts issued on or after January 1, 2015. These proposed amendments are consistent with the National Association of Insurance Commissioner's current Model regulation 821, which was amended in 2012. The Delaware Code authority for the change is 18 **Del.C.** §§311 and 1113, and 29 **Del.C.** Ch. 101.

The Department of Insurance does not plan to hold a public hearing on the proposed amended regulation. The proposed amended regulation appears below and can also be viewed at the Delaware Insurance Commissioner's website at:

www.delawareinsurance.gov/departments/documents/ProposedRegs/ProposedRegs.shtml

Any person can file written comments, suggestions, briefs, and compilations of data or other materials concerning the proposed amendment. Any written submission in response to this notice and relevant to the proposed regulation must be received by the Department of Insurance no later than 4:30 p.m. EST, Friday, October 30, 2015. Any such requests should be directed to:

Regulatory Specialist Rhonda West
Delaware Department of Insurance
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1208 New Annuity Mortality Table for Use in Determining Reserve Liabilities for Annuities

1.0 Authority

This rule is promulgated by the Commissioner of Insurance pursuant to 18 **Del.C.** §1113 and 29 **Del.C.** Ch. 101 (Administrative Procedures Act).

2.0 Purpose

The purpose of this regulation is to recognize the following mortality tables, for use in determining the minimum standard of valuation for annuity and pure endowment contracts: the 1983 Table "a" and 1983 Group Annuity Mortality (GAM) Table, the Annuity 2000 Mortality Table, the 2012 Individual Annuity Reserving (2012 IAR) Table, and the Annuity 2000 Mortality Table and the 1994 Group Annuity Reserving (1994 GAR) Table for use in determining the minimum standard of valuation for annuity and pure endowment contracts.

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3.0 Definitions

3.1 As used in this regulation:

"1983 GAM Table" means that mortality table developed by the Society of Actuaries Committee on Annuities and adopted as a recognized mortality table for annuities in December 1983 by the National Association of Insurance Commissioners.

"1983 Table 'Aa'" means that mortality table developed by the Society of Actuaries Committee to Recommend a New Mortality Basis for Individual Annuity Valuation and adopted as a recognized mortality table for annuities in June 1982 by the National Association of Insurance Commissioners.

"1994 GAR Table" means that mortality table developed by the Society of Actuaries Group Annuity Valuation Table Task Force and adopted as a recognized mortality table in December 1996 by the National Association of Insurance Commissioners.

"2012 IAR Table" means that Generational mortality table developed by the Society of Actuaries Committee on Life Insurance Research and containing rates, $q_{x2012+n}$, derived from a combination of the 2012 IAM Period Table and Projection Scale G2, using the methodology stated in section 5.0.

"2012 Individual Annuity Mortality Period Life (2012 IAM Period) Table" means the Period table containing loaded mortality rates for calendar year 2012. This table contains rates, q_{x2012} , developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices 1-2.

"Annuity 2000 Mortality Table" means that mortality table developed by the Society of Actuaries Committee on Life Insurance Research and adopted as a recognized mortality table for annuities in December 1996 by the National Association of Insurance Commissioners.

"Generational mortality table" means a mortality table containing a set of mortality rates that decrease for a given age from one year to the next based on a combination of a Period table and a projection scale containing rates of mortality improvement.

"Period table" means a table of mortality rates applicable to a given calendar year (the Period).

"Projection Scale G2 (Scale G2)" is a table of annual rates, G_{2x} , of mortality improvement by age for projecting future mortality rates beyond calendar year 2012. This table was developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices 3-4.

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4.0 Individual Annuity or Pure Endowment Contracts

- 4.1 Except as provided in Subsections 4.2 and 4.3 of this section, the 1983 Table "Aa" is recognized and approved as an individual annuity mortality table for valuation and, at the option of the company, may be used for purposes of determining the minimum standard for valuation for any individual annuity or pure endowment contract issued on or after July 8, 1980 and prior to January 1, 2001.
- 4.2 Except as provided in Subsection 4.3 of this section, either the 1983 Table "Aa" is to or the Annuity 2000 Mortality Table shall be used for determining the minimum standard valuation for any individual annuity or pure endowment contract issued on or after January 1, 1987 and prior to January 1, 2001.
- 4.3 Except as provided in Subsections 4.4 and 4.5 of this section, the Annuity 2000 Mortality Table shall be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after January 1, 2001.
- 4.4 Except as provided in Subsection 4.5 of this section, the 2012 IAR Mortality Table shall be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after January 1, 2015.
- 4.5 The 1983 Table "a" without projection is to be used for determining the minimum standards of valuation for an individual annuity or pure endowment contract issued on or after January 1, 2001, solely when the contract is based on life contingencies and is issued to fund periodic benefits arising from:
 - 4.45.1 Settlements of various forms of claims pertaining to court settlements or out of court settlements from tort actions;
 - 4.45.2 Settlements involving similar actions such as worker's compensation claims; or
 - 4.45.3 Settlements of long term disability claims where a temporary or life annuity has been used in lieu of continuing disability payments.

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5.0 Application of the 2012 IAR Mortality Table

In using the 2012 IAR Mortality Table, the mortality rate for a person age x in year $(2012 + n)$ is calculated as follows:

$$q_x^{2012+n} = q_x^{2012}(1 - G_{2x})^n$$

The resulting q_x^{2012+n} shall be rounded to three decimal places per 1,000, e.g., 0.741 deaths per 1,000. Also, the rounding shall occur according to the formula above, starting at the 2012 period table rate.

For example, for a male age 30, $q_x^{2012} = 0.741$.

$q_x^{2013} = 0.741 * (1 - 0.010)^1 = 0.73359$, which is rounded to 0.734.

$q_x^{2014} = 0.741 * (1 - 0.010)^2 = 0.7262541$, which is rounded to 0.726.

A method leading to incorrect rounding would be to calculate q_x^{2014} as $q_x^{2013} * (1 - 0.010)$, or $0.734 * 0.99 = 0.727$. It is incorrect to use the already rounded q_x^{2013} to calculate q_x^{2014} .

56.0 Group Annuity or Pure Endowment Contracts

56.1 Except as provided in Subsections 6.2 and 6.3 of this section, the 1983 GAM Table, and the 1983 Table "a" and the 1994 GAR Table are recognized and approved as group annuity mortality tables for valuation and, at the option of the company, either any one of these tables may be used for purposes of valuation for any annuity or pure endowment purchased on or after July 8, 1980 and prior to January 1, 2001 under a group annuity or pure endowment contract.

56.2 Except as provided in Subsection 6.3 of this section, either the 1983 GAM Table or the 1994 GAR Table is to shall be used for determining the minimum standard of valuation for any annuity or pure endowment purchased on or after January 1, 1987 and prior to January 1, 2001 under a group annuity or pure endowment contract.

56.3 The 1994 GAR Table shall be used for determining the minimum standard of valuation for any annuity or pure endowment purchased on or after January 1, 2001 under a group annuity or pure endowment contract.

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67.0 Application of the 1994 GAR Table

In using the 1994 GAR Table, the mortality rate for a person age x in year $(1994 + n)$ is calculated as follows:

$$q_x^{1994+n} = q_x^{1994} (1 - AA_x)^n$$

where the q_x^{1994} and AA_x s are as specified in the 1994 GAR Table.

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78.0 Separability

If any provision of this Regulation or the application thereof to any person or circumstances is for any reason held to be invalid, the remainder of the regulation and the application of such provision to other persons or circumstances shall not be affected thereby.

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89.0 Effective Date

The effective date of this Regulation is July 11, 2010. This Regulation shall become effective ten (10) days after being published as a final regulation and shall be used for the minimum reserve valuation for individual annuity and pure endowment contracts issued on or after January 1, 2015.

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APPENDIX 1

2012 IAM Period Table **Female, Age Nearest Birthday**

| <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> | <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> | <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> | <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> |
|------------|---|------------|---|------------|---|------------|---|
| <u>0</u> | <u>1.621</u> | <u>30</u> | <u>0.300</u> | <u>60</u> | <u>3.460</u> | <u>90</u> | <u>88.377</u> |
| <u>1</u> | <u>0.405</u> | <u>31</u> | <u>0.321</u> | <u>61</u> | <u>3.916</u> | <u>91</u> | <u>97.491</u> |
| <u>2</u> | <u>0.259</u> | <u>32</u> | <u>0.338</u> | <u>62</u> | <u>4.409</u> | <u>92</u> | <u>107.269</u> |
| <u>3</u> | <u>0.179</u> | <u>33</u> | <u>0.351</u> | <u>63</u> | <u>4.933</u> | <u>93</u> | <u>118.201</u> |
| <u>4</u> | <u>0.137</u> | <u>34</u> | <u>0.365</u> | <u>64</u> | <u>5.507</u> | <u>94</u> | <u>130.969</u> |

| | | | | | | | |
|-----------|--------------|-----------|--------------|-----------|---------------|------------|-----------------|
| <u>5</u> | <u>0.125</u> | <u>35</u> | <u>0.381</u> | <u>65</u> | <u>6.146</u> | <u>95</u> | <u>146.449</u> |
| <u>6</u> | <u>0.117</u> | <u>36</u> | <u>0.402</u> | <u>66</u> | <u>6.551</u> | <u>96</u> | <u>163.908</u> |
| <u>7</u> | <u>0.110</u> | <u>37</u> | <u>0.429</u> | <u>67</u> | <u>7.039</u> | <u>97</u> | <u>179.695</u> |
| <u>8</u> | <u>0.095</u> | <u>38</u> | <u>0.463</u> | <u>68</u> | <u>7.628</u> | <u>98</u> | <u>196.151</u> |
| <u>9</u> | <u>0.088</u> | <u>39</u> | <u>0.504</u> | <u>69</u> | <u>8.311</u> | <u>99</u> | <u>213.150</u> |
| <u>10</u> | <u>0.085</u> | <u>40</u> | <u>0.552</u> | <u>70</u> | <u>9.074</u> | <u>100</u> | <u>230.722</u> |
| <u>11</u> | <u>0.086</u> | <u>41</u> | <u>0.600</u> | <u>71</u> | <u>9.910</u> | <u>101</u> | <u>251.505</u> |
| <u>12</u> | <u>0.094</u> | <u>42</u> | <u>0.650</u> | <u>72</u> | <u>10.827</u> | <u>102</u> | <u>273.007</u> |
| <u>13</u> | <u>0.108</u> | <u>43</u> | <u>0.697</u> | <u>73</u> | <u>11.839</u> | <u>103</u> | <u>295.086</u> |
| <u>14</u> | <u>0.131</u> | <u>44</u> | <u>0.740</u> | <u>74</u> | <u>12.974</u> | <u>104</u> | <u>317.591</u> |
| <u>15</u> | <u>0.156</u> | <u>45</u> | <u>0.780</u> | <u>75</u> | <u>14.282</u> | <u>105</u> | <u>340.362</u> |
| <u>16</u> | <u>0.179</u> | <u>46</u> | <u>0.825</u> | <u>76</u> | <u>15.799</u> | <u>106</u> | <u>362.371</u> |
| <u>17</u> | <u>0.198</u> | <u>47</u> | <u>0.885</u> | <u>77</u> | <u>17.550</u> | <u>107</u> | <u>384.113</u> |
| <u>18</u> | <u>0.211</u> | <u>48</u> | <u>0.964</u> | <u>78</u> | <u>19.582</u> | <u>108</u> | <u>400.000</u> |
| <u>19</u> | <u>0.221</u> | <u>49</u> | <u>1.051</u> | <u>79</u> | <u>21.970</u> | <u>109</u> | <u>400.000</u> |
| <u>20</u> | <u>0.228</u> | <u>50</u> | <u>1.161</u> | <u>80</u> | <u>24.821</u> | <u>110</u> | <u>400.000</u> |
| <u>21</u> | <u>0.234</u> | <u>51</u> | <u>1.308</u> | <u>81</u> | <u>28.351</u> | <u>111</u> | <u>400.000</u> |
| <u>22</u> | <u>0.240</u> | <u>52</u> | <u>1.460</u> | <u>82</u> | <u>32.509</u> | <u>112</u> | <u>400.000</u> |
| <u>23</u> | <u>0.245</u> | <u>53</u> | <u>1.613</u> | <u>83</u> | <u>37.329</u> | <u>113</u> | <u>400.000</u> |
| <u>24</u> | <u>0.247</u> | <u>54</u> | <u>1.774</u> | <u>84</u> | <u>42.830</u> | <u>114</u> | <u>400.000</u> |
| <u>25</u> | <u>0.250</u> | <u>55</u> | <u>1.950</u> | <u>85</u> | <u>48.997</u> | <u>115</u> | <u>400.000</u> |
| <u>26</u> | <u>0.256</u> | <u>56</u> | <u>2.154</u> | <u>86</u> | <u>55.774</u> | <u>116</u> | <u>400.000</u> |
| <u>27</u> | <u>0.261</u> | <u>57</u> | <u>2.399</u> | <u>87</u> | <u>63.140</u> | <u>117</u> | <u>400.000</u> |
| <u>28</u> | <u>0.270</u> | <u>58</u> | <u>2.700</u> | <u>88</u> | <u>71.066</u> | <u>118</u> | <u>400.000</u> |
| <u>29</u> | <u>0.281</u> | <u>59</u> | <u>3.054</u> | <u>89</u> | <u>79.502</u> | <u>119</u> | <u>400.000</u> |
| | | | | | | <u>120</u> | <u>1000.000</u> |

APPENDIX 2

2012 IAM Period Table **Male, Age Nearest Birthday**

| <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> | <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> | <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> | <u>AGE</u> | <u>$1000 \cdot q_x^{2012}$</u> |
|------------|---|------------|---|------------|---|------------|---|
| <u>0</u> | <u>1.605</u> | <u>30</u> | <u>0.741</u> | <u>60</u> | <u>5.096</u> | <u>90</u> | <u>109.993</u> |
| <u>1</u> | <u>0.401</u> | <u>31</u> | <u>0.751</u> | <u>61</u> | <u>5.614</u> | <u>91</u> | <u>123.119</u> |
| <u>2</u> | <u>0.275</u> | <u>32</u> | <u>0.754</u> | <u>62</u> | <u>6.169</u> | <u>92</u> | <u>137.168</u> |
| <u>3</u> | <u>0.229</u> | <u>33</u> | <u>0.756</u> | <u>63</u> | <u>6.759</u> | <u>93</u> | <u>152.171</u> |
| <u>4</u> | <u>0.174</u> | <u>34</u> | <u>0.756</u> | <u>64</u> | <u>7.398</u> | <u>94</u> | <u>168.194</u> |
| <u>5</u> | <u>0.168</u> | <u>35</u> | <u>0.756</u> | <u>65</u> | <u>8.106</u> | <u>95</u> | <u>185.260</u> |
| <u>6</u> | <u>0.165</u> | <u>36</u> | <u>0.756</u> | <u>66</u> | <u>8.548</u> | <u>96</u> | <u>197.322</u> |
| <u>7</u> | <u>0.159</u> | <u>37</u> | <u>0.756</u> | <u>67</u> | <u>9.076</u> | <u>97</u> | <u>214.751</u> |
| <u>8</u> | <u>0.143</u> | <u>38</u> | <u>0.756</u> | <u>68</u> | <u>9.708</u> | <u>98</u> | <u>232.507</u> |
| <u>9</u> | <u>0.129</u> | <u>39</u> | <u>0.800</u> | <u>69</u> | <u>10.463</u> | <u>99</u> | <u>250.397</u> |
| <u>10</u> | <u>0.113</u> | <u>40</u> | <u>0.859</u> | <u>70</u> | <u>11.357</u> | <u>100</u> | <u>268.607</u> |
| <u>11</u> | <u>0.111</u> | <u>41</u> | <u>0.926</u> | <u>71</u> | <u>12.418</u> | <u>101</u> | <u>290.016</u> |
| <u>12</u> | <u>0.132</u> | <u>42</u> | <u>0.999</u> | <u>72</u> | <u>13.675</u> | <u>102</u> | <u>311.849</u> |
| <u>13</u> | <u>0.169</u> | <u>43</u> | <u>1.069</u> | <u>73</u> | <u>15.150</u> | <u>103</u> | <u>333.962</u> |
| <u>14</u> | <u>0.213</u> | <u>44</u> | <u>1.142</u> | <u>74</u> | <u>16.860</u> | <u>104</u> | <u>356.207</u> |
| <u>15</u> | <u>0.254</u> | <u>45</u> | <u>1.219</u> | <u>75</u> | <u>18.815</u> | <u>105</u> | <u>380.000</u> |
| <u>16</u> | <u>0.293</u> | <u>46</u> | <u>1.318</u> | <u>76</u> | <u>21.031</u> | <u>106</u> | <u>400.000</u> |
| <u>17</u> | <u>0.328</u> | <u>47</u> | <u>1.454</u> | <u>77</u> | <u>23.540</u> | <u>107</u> | <u>400.000</u> |
| <u>18</u> | <u>0.359</u> | <u>48</u> | <u>1.627</u> | <u>78</u> | <u>26.375</u> | <u>108</u> | <u>400.000</u> |
| <u>19</u> | <u>0.387</u> | <u>49</u> | <u>1.829</u> | <u>79</u> | <u>29.572</u> | <u>109</u> | <u>400.000</u> |
| <u>20</u> | <u>0.414</u> | <u>50</u> | <u>2.057</u> | <u>80</u> | <u>33.234</u> | <u>110</u> | <u>400.000</u> |

| | | | | | | | |
|-----------|--------------|-----------|--------------|-----------|---------------|------------|-----------------|
| <u>21</u> | <u>0.443</u> | <u>51</u> | <u>2.302</u> | <u>81</u> | <u>37.533</u> | <u>111</u> | <u>400.000</u> |
| <u>22</u> | <u>0.473</u> | <u>52</u> | <u>2.545</u> | <u>82</u> | <u>42.261</u> | <u>112</u> | <u>400.000</u> |
| <u>23</u> | <u>0.513</u> | <u>53</u> | <u>2.779</u> | <u>83</u> | <u>47.441</u> | <u>113</u> | <u>400.000</u> |
| <u>24</u> | <u>0.554</u> | <u>54</u> | <u>3.011</u> | <u>84</u> | <u>53.233</u> | <u>114</u> | <u>400.000</u> |
| <u>25</u> | <u>0.602</u> | <u>55</u> | <u>3.254</u> | <u>85</u> | <u>59.855</u> | <u>115</u> | <u>400.000</u> |
| <u>26</u> | <u>0.655</u> | <u>56</u> | <u>3.529</u> | <u>86</u> | <u>67.514</u> | <u>116</u> | <u>400.000</u> |
| <u>27</u> | <u>0.688</u> | <u>57</u> | <u>3.845</u> | <u>87</u> | <u>76.340</u> | <u>117</u> | <u>400.000</u> |
| <u>28</u> | <u>0.710</u> | <u>58</u> | <u>4.213</u> | <u>88</u> | <u>86.388</u> | <u>118</u> | <u>400.000</u> |
| <u>29</u> | <u>0.727</u> | <u>59</u> | <u>4.631</u> | <u>89</u> | <u>97.634</u> | <u>119</u> | <u>400.000</u> |
| | | | | | | <u>120</u> | <u>1000.000</u> |

APPENDIX 3

Projection Scale G2 **Female, Age Nearest Birthday**

| <u>AGE</u> | <u>G2_x</u> | <u>AGE</u> | <u>G2_x</u> | <u>AGE</u> | <u>G2_x</u> | <u>AGE</u> | <u>G2_x</u> |
|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|
| 0 | 0.010 | 30 | 0.010 | 60 | 0.013 | 90 | 0.006 |
| 1 | 0.010 | 31 | 0.010 | 61 | 0.013 | 91 | 0.006 |
| 2 | 0.010 | 32 | 0.010 | 62 | 0.013 | 92 | 0.005 |
| 3 | 0.010 | 33 | 0.010 | 63 | 0.013 | 93 | 0.005 |
| 4 | 0.010 | 34 | 0.010 | 64 | 0.013 | 94 | 0.004 |
| 5 | 0.010 | 35 | 0.010 | 65 | 0.013 | 95 | 0.004 |
| 6 | 0.010 | 36 | 0.010 | 66 | 0.013 | 96 | 0.004 |
| 7 | 0.010 | 37 | 0.010 | 67 | 0.013 | 97 | 0.003 |
| 8 | 0.010 | 38 | 0.010 | 68 | 0.013 | 98 | 0.003 |
| 9 | 0.010 | 39 | 0.010 | 69 | 0.013 | 99 | 0.002 |
| 10 | 0.010 | 40 | 0.010 | 70 | 0.013 | 100 | 0.002 |
| 11 | 0.010 | 41 | 0.010 | 71 | 0.013 | 101 | 0.002 |
| 12 | 0.010 | 42 | 0.010 | 72 | 0.013 | 102 | 0.001 |
| 13 | 0.010 | 43 | 0.010 | 73 | 0.013 | 103 | 0.001 |
| 14 | 0.010 | 44 | 0.010 | 74 | 0.013 | 104 | 0.000 |
| 15 | 0.010 | 45 | 0.010 | 75 | 0.013 | 105 | 0.000 |
| 16 | 0.010 | 46 | 0.010 | 76 | 0.013 | 106 | 0.000 |
| 17 | 0.010 | 47 | 0.010 | 77 | 0.013 | 107 | 0.000 |
| 18 | 0.010 | 48 | 0.010 | 78 | 0.013 | 108 | 0.000 |
| 19 | 0.010 | 49 | 0.010 | 79 | 0.013 | 109 | 0.000 |
| 20 | 0.010 | 50 | 0.010 | 80 | 0.013 | 110 | 0.000 |
| 21 | 0.010 | 51 | 0.010 | 81 | 0.012 | 111 | 0.000 |
| 22 | 0.010 | 52 | 0.011 | 82 | 0.012 | 112 | 0.000 |
| 23 | 0.010 | 53 | 0.011 | 83 | 0.011 | 113 | 0.000 |
| 24 | 0.010 | 54 | 0.011 | 84 | 0.010 | 114 | 0.000 |
| 25 | 0.010 | 55 | 0.012 | 85 | 0.010 | 115 | 0.000 |
| 26 | 0.010 | 56 | 0.012 | 86 | 0.009 | 116 | 0.000 |
| 27 | 0.010 | 57 | 0.012 | 87 | 0.008 | 117 | 0.000 |
| 28 | 0.010 | 58 | 0.012 | 88 | 0.007 | 118 | 0.000 |
| 29 | 0.010 | 59 | 0.013 | 89 | 0.007 | 119 | 0.000 |
| | | | | | | 120 | 0.000 |

APPENDIX 4

Projection Scale G2 **Male, Age Nearest Birthday**

| <u>AGE</u> | <u>G2_x</u> | <u>AGE</u> | <u>G2_x</u> | <u>AGE</u> | <u>G2_x</u> | <u>AGE</u> | <u>G2_x</u> |
|------------|-----------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|
| 0 | 0.010 | 30 | 0.010 | 60 | 0.015 | 90 | 0.007 |
| 1 | 0.010 | 31 | 0.010 | 61 | 0.015 | 91 | 0.007 |

| | | | | | | | |
|-----------|--------------|-----------|--------------|-----------|--------------|------------|--------------|
| <u>2</u> | <u>0.010</u> | <u>32</u> | <u>0.010</u> | <u>62</u> | <u>0.015</u> | <u>92</u> | <u>0.006</u> |
| <u>3</u> | <u>0.010</u> | <u>33</u> | <u>0.010</u> | <u>63</u> | <u>0.015</u> | <u>93</u> | <u>0.005</u> |
| <u>4</u> | <u>0.010</u> | <u>34</u> | <u>0.010</u> | <u>64</u> | <u>0.015</u> | <u>94</u> | <u>0.005</u> |
| <u>5</u> | <u>0.010</u> | <u>35</u> | <u>0.010</u> | <u>65</u> | <u>0.015</u> | <u>95</u> | <u>0.004</u> |
| <u>6</u> | <u>0.010</u> | <u>36</u> | <u>0.010</u> | <u>66</u> | <u>0.015</u> | <u>96</u> | <u>0.004</u> |
| <u>7</u> | <u>0.010</u> | <u>37</u> | <u>0.010</u> | <u>67</u> | <u>0.015</u> | <u>97</u> | <u>0.003</u> |
| <u>8</u> | <u>0.010</u> | <u>38</u> | <u>0.010</u> | <u>68</u> | <u>0.015</u> | <u>98</u> | <u>0.003</u> |
| <u>9</u> | <u>0.010</u> | <u>39</u> | <u>0.010</u> | <u>69</u> | <u>0.015</u> | <u>99</u> | <u>0.002</u> |
| <u>10</u> | <u>0.010</u> | <u>40</u> | <u>0.010</u> | <u>70</u> | <u>0.015</u> | <u>100</u> | <u>0.002</u> |
| <u>11</u> | <u>0.010</u> | <u>41</u> | <u>0.010</u> | <u>71</u> | <u>0.015</u> | <u>101</u> | <u>0.002</u> |
| <u>12</u> | <u>0.010</u> | <u>42</u> | <u>0.010</u> | <u>72</u> | <u>0.015</u> | <u>102</u> | <u>0.001</u> |
| <u>13</u> | <u>0.010</u> | <u>43</u> | <u>0.010</u> | <u>73</u> | <u>0.015</u> | <u>103</u> | <u>0.001</u> |
| <u>14</u> | <u>0.010</u> | <u>44</u> | <u>0.010</u> | <u>74</u> | <u>0.015</u> | <u>104</u> | <u>0.000</u> |
| <u>15</u> | <u>0.010</u> | <u>45</u> | <u>0.010</u> | <u>75</u> | <u>0.015</u> | <u>105</u> | <u>0.000</u> |
| <u>16</u> | <u>0.010</u> | <u>46</u> | <u>0.010</u> | <u>76</u> | <u>0.015</u> | <u>106</u> | <u>0.000</u> |
| <u>17</u> | <u>0.010</u> | <u>47</u> | <u>0.010</u> | <u>77</u> | <u>0.015</u> | <u>107</u> | <u>0.000</u> |
| <u>18</u> | <u>0.010</u> | <u>48</u> | <u>0.010</u> | <u>78</u> | <u>0.015</u> | <u>108</u> | <u>0.000</u> |
| <u>19</u> | <u>0.010</u> | <u>49</u> | <u>0.010</u> | <u>79</u> | <u>0.015</u> | <u>109</u> | <u>0.000</u> |
| <u>20</u> | <u>0.010</u> | <u>50</u> | <u>0.010</u> | <u>80</u> | <u>0.015</u> | <u>110</u> | <u>0.000</u> |
| <u>21</u> | <u>0.010</u> | <u>51</u> | <u>0.011</u> | <u>81</u> | <u>0.014</u> | <u>111</u> | <u>0.000</u> |
| <u>22</u> | <u>0.010</u> | <u>52</u> | <u>0.011</u> | <u>82</u> | <u>0.013</u> | <u>112</u> | <u>0.000</u> |
| <u>23</u> | <u>0.010</u> | <u>53</u> | <u>0.012</u> | <u>83</u> | <u>0.013</u> | <u>113</u> | <u>0.000</u> |
| <u>24</u> | <u>0.010</u> | <u>54</u> | <u>0.012</u> | <u>84</u> | <u>0.012</u> | <u>114</u> | <u>0.000</u> |
| <u>25</u> | <u>0.010</u> | <u>55</u> | <u>0.013</u> | <u>85</u> | <u>0.011</u> | <u>115</u> | <u>0.000</u> |
| <u>26</u> | <u>0.010</u> | <u>56</u> | <u>0.013</u> | <u>86</u> | <u>0.010</u> | <u>116</u> | <u>0.000</u> |
| <u>27</u> | <u>0.010</u> | <u>57</u> | <u>0.014</u> | <u>87</u> | <u>0.009</u> | <u>117</u> | <u>0.000</u> |
| <u>28</u> | <u>0.010</u> | <u>58</u> | <u>0.014</u> | <u>88</u> | <u>0.009</u> | <u>118</u> | <u>0.000</u> |
| <u>29</u> | <u>0.010</u> | <u>59</u> | <u>0.015</u> | <u>89</u> | <u>0.008</u> | <u>119</u> | <u>0.000</u> |
| | | | | | | <u>120</u> | <u>0.000</u> |

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